
State:	District of Columbia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	A02G Group Annuities - Deferred Non-variable/A02G.001 Fixed Premium		
Product Name:	Form G.IAC39076-Life Group Fixed Annuity Certificate		
Project Name/Number:	Form G.IAC39076-Life Group Fixed Annuity Certificate/CBF15-044 SD		

Filing at a Glance

Company:	Metropolitan Life Insurance Company
Product Name:	Form G.IAC39076-Life Group Fixed Annuity Certificate
State:	District of Columbia
TOI:	A02G Group Annuities - Deferred Non-variable
Sub-TOI:	A02G.001 Fixed Premium
Filing Type:	Form
Date Submitted:	09/04/2015
SERFF Tr Num:	META-130233114
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	CBF15-044 SD
Implementation	On Approval
Date Requested:	
Author(s):	Owen Shakespeare
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Implementation Date:	

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General Information

Project Name: Form G.IAC39076-Life Group Fixed Annuity Certificate
Project Number: CBF15-044 SD
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 09/04/2015
State Status Changed:
Created By: Owen Shakespeare
Corresponding Filing Tracking Number:

Status of Filing in Domicile:

Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small and Large
Overall Rate Impact:

Deemer Date:
Submitted By: Owen Shakespeare

Filing Description:

Re: Form G.IAC39076-Life Group Fixed Annuity Certificate

To Whom It May Concern:

Enclosed for your review and approval is a copy of Certificate Form G.IAC39076-Life. This Form has been prepared for the single use of one client, The Reader's Digest Association, Inc. and may be issued to your residents under a group policy situated in the State of New York.

Form G.IAC39076-Life – Under this certificate, a Life annuity is payable to the annuitant.

Re: New York Approval

This Form was approved in New York State on May 29, 2015.

Please advise us whether the Form is in accordance with the requirements for acceptance by your Department.
Please feel free to contact me with any questions or comments.

Sincerely

Sheila Henderson

Company and Contact

Filing Contact Information

Sheila Henderson, shenderson1@metlife.com
200 park Avenue 212-578-5808 [Phone]
12th floor
New York, NY 10166

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Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: 241	Company Type: Life
1095 Avenue of the Americas	Group Name:	State ID Number:
New York, NY 10036	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

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Form Schedule

Lead Form Number:								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Group Fixed Annuity Certificate	Form G.IAC39076-Life	CER	Initial			Form G.IAC39076-Life.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



Metropolitan Life Insurance Company
A Stock Company Incorporated in New York State
200 Park Avenue—New York, New York 10166

Contractholder: The Reader's Digest Association, Inc.	
Group Annuity Contract No.: 39076	
Annuitant:	Monthly Annuity Payment:
Annuity Commencement Date:	Date of Birth of Annuitant:

Entire Contract: Metropolitan Life Insurance Company (herein called MetLife) certifies that, under and subject to the terms of the group annuity contract shown on the certificate, the Annuitant is entitled to receive the annuity described in this certificate. The group annuity contract is the entire contract between the Contractholder and MetLife.

Payment of Annuity: MetLife will make annuity payments to the Annuitant monthly from the Annuity Commencement Date, if the Annuitant is then living, to the date of the last payment before the Annuitant's death.

Misstatements: If the Annuitant's age or sex or any other relevant fact has been misstated, MetLife will have the right to make an adjustment in the annuity in accordance with the Contract. MetLife may issue a replacement certificate to correct a misstatement; whereupon, the erroneously issued annuity certificate shall be null and void.

Proof of Living: MetLife may require proof that the Annuitant is living on the date on which any annuity payment is to be made. If proof is requested, no payment will be made until the proof has been received by MetLife.

Limitation of Assignment: The annuity is nonassignable and will be exempt from the claims of creditors to the maximum extent permitted by law.

Facility of Payment: MetLife will only pay the person who is entitled to any annuity payment under this Contract unless MetLife has been given proof that someone or an entity is legally entitled to act on behalf of or receive payment for such person.

Metropolitan Life Insurance Company

Steven A. Kandarian
Chairman, President and Chief Executive Officer

[THIS CERTIFICATE REPLACES ANY CERTIFICATE ISSUED PRIOR TO [CURRENT DATE] UNDER GROUP ANNUITY CONTRACT NO. [XXXXX] AND ANY SUCH CERTIFICATE, WHETHER OR NOT SURRENDERED, IS NULL AND VOID].